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United States Bankruptcy Court
Eastern District of Pennsylvania

James Momoh Kemokai,

Debtor.

Chapter 13

Case No. 24-10277-AMC

MOTION TO SELL PROPERTY FREE AND CLEAR OF LIENS

1. This motion is filed by James Momoh Kemokai, Debtor in the above captioned proceeding, to obtain this Court's permission for the sale of his home free and clear of liens.
2. This Court has exclusive jurisdiction over the property in question under 28 U.S.C. § 1334. This is a core matter.
3. The real property of the Debtor is located at 268 Hampden Road, Upper Darby, PA 19082-4007. The debtor has entered into a property sales agreement with a sale price of \$240,000.00 as set forth in Exhibit "A".
4. Said real estate is currently encumbered by a first mortgage held by MidFirst Bank, whose proof of claim is attached as Exhibit "B", in the amount of approximately \$47,000 as set forth in the payoff amount listed in the draft Seller's Estimated Net Sheet as Exhibit "C".
5. Said real estate was previously encumbered by a subordinate mortgage held by the United States Department of Housing and Urban Development in the amount of \$4,746.41, which since the onset of the instant case has been paid in full under the terms of the confirmed plan via the trustee's distributions to the lien holder.
6. The net proceeds from the sale will be \$180,266.78 as set forth on the draft Seller's Estimated Net Sheet, see Exhibit C.
7. Such a sale, which would realize the full value of the home, would not prejudice the rights of any party, and would allow those lien holders with liens not avoidable to realize their security.
8. The Debtor's proposed modified plan will pay all unsecured creditors at 100% and the debtor will pay the remaining balance of the plan from the net proceeds at settlement.

WHEREFORE, the Debtor prays that this Court enter an Order permitting the sale of the Debtor's property free and clear of liens, the proceeds being applied first to payment of outstanding mortgages and the remaining portion of that share paid to the Debtor to be paid to the Trustee to pay the balance of the Chapter 13 Plan in the amount of \$46,480.00.

Dated: September 8, 2025

CIBIK LAW, P.C.
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